



LMS User Guide

September 2021

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700Credit Learning Management System (LMS)

To further our efforts to provide thorough compliance and risk mitigation services, we are pleased to introduce our new web-based LMS platform which will provide the required training your dealership needs to assist you in becoming compliant with every transaction and employee.

Car Dealers are fined significant amounts every year for not following applicable laws and regulations regarding the accessing and handling of customer's sensitive data. As the largest reseller of credit reports from all three bureaus – Experian, Equifax and TransUnion – 700Credit has always strived to provide comprehensive and automated compliance solutions to assist with keeping your dealership compliant.

Our objectives here are two-fold: First, to provide critical education/awareness to your employee(s) who have access to credit reports and second, to reduce your business risk related to compliance exposure.

This new training platform:

- Is required for every dealership that utilizes 700Credit to provide their credit reporting needs. At least one person from your dealership is required to review the materials within 60 days of your dealership's enrollment.
- Meets the guidelines set forth by the three major credit bureaus on the rules and regulations all businesses must follow when accessing consumer credit information.

Training Modules

Course Name	Description	Time to Complete
Adverse Action Rule	This course helps to identify when information in a consumer report results in an adverse action and requires a proper notice to be provided to the customer as required by the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA).	7 min
IRS Rule 8300	This course helps identify which transactions are considered cash transactions that require submission of an IRS Form 8300.	8 min
Paper Flow	This course reviews the importance and necessity of properly handing and retaining paperwork as required by GLB and the FTC Safeguards and Disposal Rules.	5 min
Privacy	The goal of this course is to provide you with enough information so that you will know how to protect customers' non-public information (NPI) as required by the Gramm-Leach-Bliley Act (GLB).	6 min
Red Flags Rule	This course helps dealership employees identify red flags and assists in identifying theft and to help prevent fraudulent conduct.	10 min
Risk Based Pricing Rule	This course describes the risk-based pricing rule and best practices you need to follow at your dealership to comply with the regulation.	6 min

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP):	This course provides information on avoiding acts and practices that can be unfair, deceptive, or abusive – and are illegal.	8 min
OFAC	This course will help your dealership comply with the Office of Foreign Asset Controls (OFAC) requirement that requires automotive dealerships to check customer names against a database of known dangerous individuals.	10 min

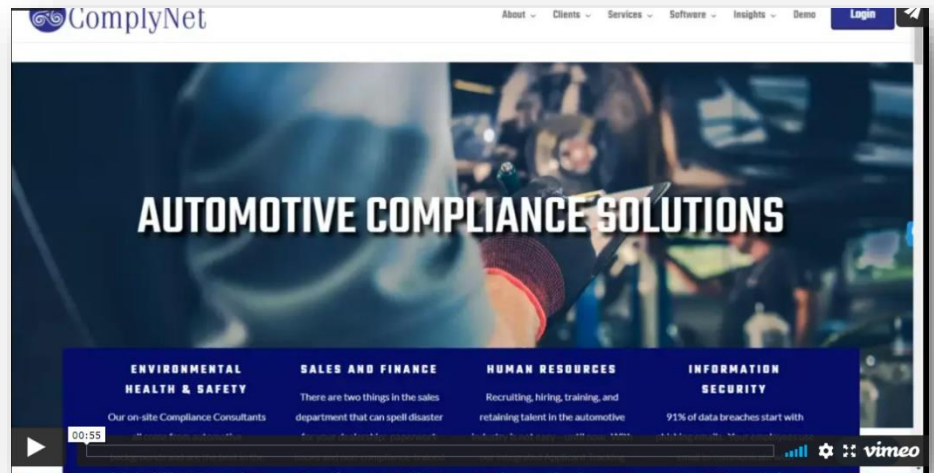
We are confident that you will find a great deal of value in our new training platform. Please reach out if you have any questions or comments, we value your input and feedback.

If you have any questions about anything in this guide, the training modules or requirements please reach out to: support@700credit.com or call: (866) 273-3848.

The 700Credit LMS System

Logging In

Navigate to:
<https://able.complynet.com/>
and click the LOGIN button at
the top left.



Enter your username and
password provided in the
Welcome to 700Credit's LMS
email.

Log in.

User Name

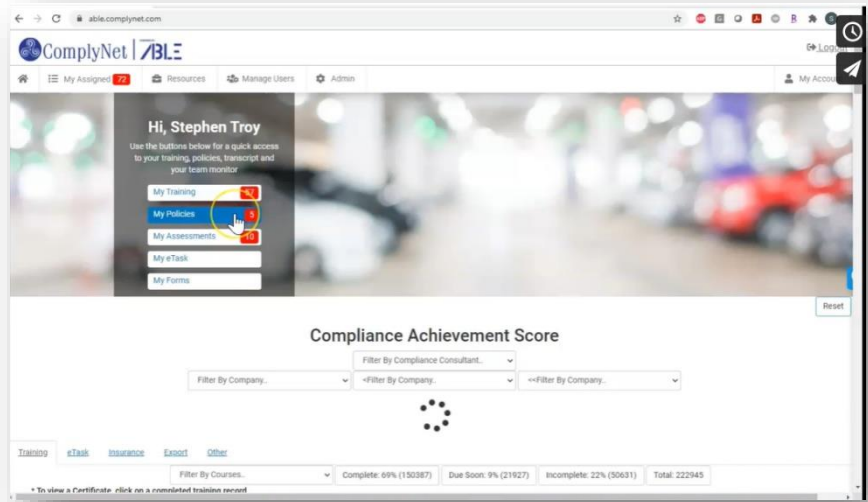
Password

☐ Remember me?

[Forgot your password?](#)

Your Training Courses

If anything appears in red, it means you have something to do/address. Click on the menu item to see more.

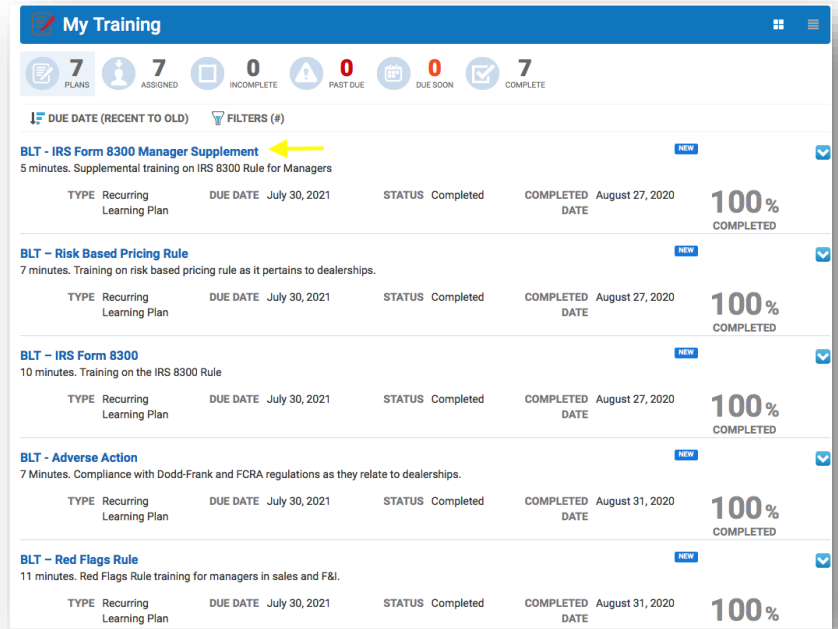


Once you log in you will see the list of courses you will need to take, and policies you need to review, and any assessments.

My Training						
7 PLANS	7 ASSIGNED	0 INCOMPLETE	0 PAST DUE	0 DUE SOON	7 COMPLETE	
<div> ⬅ DUE DATE (RECENT TO OLD) ⚙ FILTERS (#) </div>						
BLT - IRS Form 8300 Manager Supplement NEW ✓ 5 minutes. Supplemental training on IRS 8300 Rule for Managers						
TYPE	Recurring Learning Plan	DUE DATE	July 30, 2021	STATUS	Completed	COMPLETED August 27, 2020 100% COMPLETED
BLT - Risk Based Pricing Rule NEW ✓ 7 minutes. Training on risk based pricing rule as it pertains to dealerships.						
TYPE	Recurring Learning Plan	DUE DATE	July 30, 2021	STATUS	Completed	COMPLETED August 27, 2020 100% COMPLETED
BLT - IRS Form 8300 NEW ✓ 10 minutes. Training on the IRS 8300 Rule						
TYPE	Recurring Learning Plan	DUE DATE	July 30, 2021	STATUS	Completed	COMPLETED August 27, 2020 100% COMPLETED
BLT - Adverse Action NEW ✓ 7 Minutes. Compliance with Dodd-Frank and FCRA regulations as they relate to dealerships.						
TYPE	Recurring Learning Plan	DUE DATE	July 30, 2021	STATUS	Completed	COMPLETED August 31, 2020 100% COMPLETED
BLT - Red Flags Rule NEW ✓ 11 minutes. Red Flags Rule training for managers in sales and F&I.						
TYPE	Recurring Learning Plan	DUE DATE	July 30, 2021	STATUS	Completed	COMPLETED August 31, 2020 100% COMPLETED

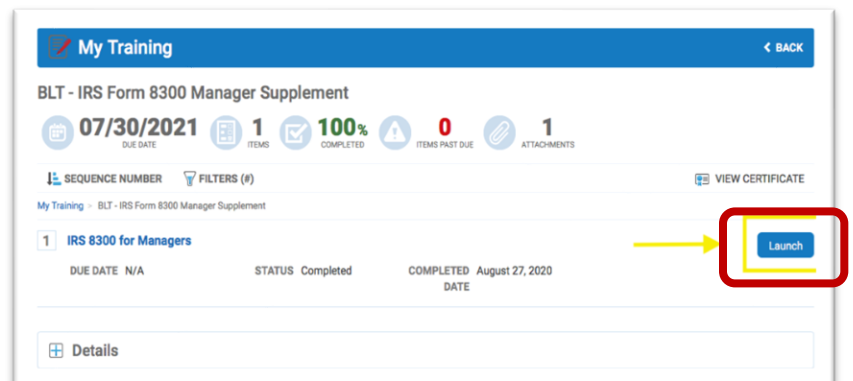
Taking a Course

When you click on “My Training” you will see a list of trainings that are due, along with completion percentage if started but did not complete a training.



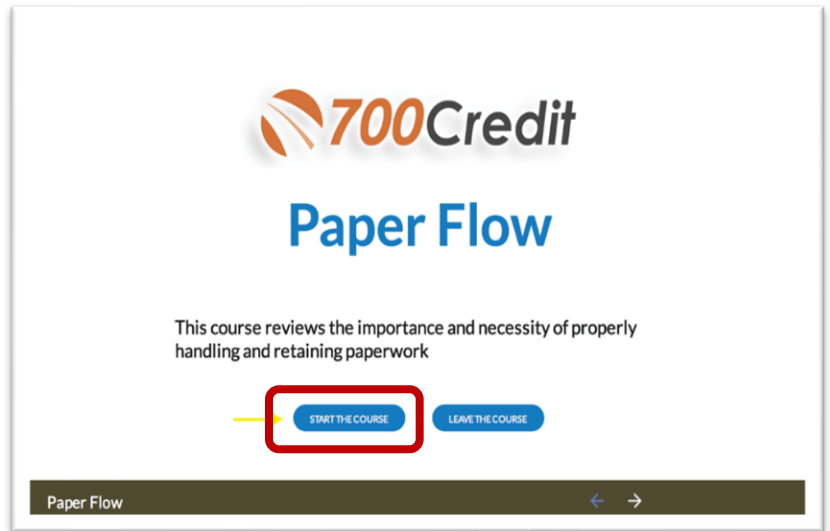
My Training						
7 PLANS	7 ASSIGNED	0 INCOMPLETE	0 PAST DUE	0 DUE SOON	7 COMPLETE	
DUE DATE (RECENT TO OLD) FILTERS (#)						
BLT - IRS Form 8300 Manager Supplement NEW						
5 minutes. Supplemental training on IRS 8300 Rule for Managers						
TYPE: Recurring Learning Plan	DUE DATE: July 30, 2021	STATUS: Completed	COMPLETED DATE: August 27, 2020	100% COMPLETED		
BLT - Risk Based Pricing Rule NEW						
7 minutes. Training on risk based pricing rule as it pertains to dealerships.						
TYPE: Recurring Learning Plan	DUE DATE: July 30, 2021	STATUS: Completed	COMPLETED DATE: August 27, 2020	100% COMPLETED		
BLT - IRS Form 8300 NEW						
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BLT - Adverse Action NEW						
7 Minutes. Compliance with Dodd-Frank and FCRA regulations as they relate to dealerships.						
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BLT - Red Flags Rule NEW						
11 minutes. Red Flags Rule training for managers in sales and F&I.						
TYPE: Recurring Learning Plan	DUE DATE: July 30, 2021	STATUS: Completed	COMPLETED DATE: August 31, 2020	100% COMPLETED		

To launch or resume a course, click on the course name and click “Launch”.

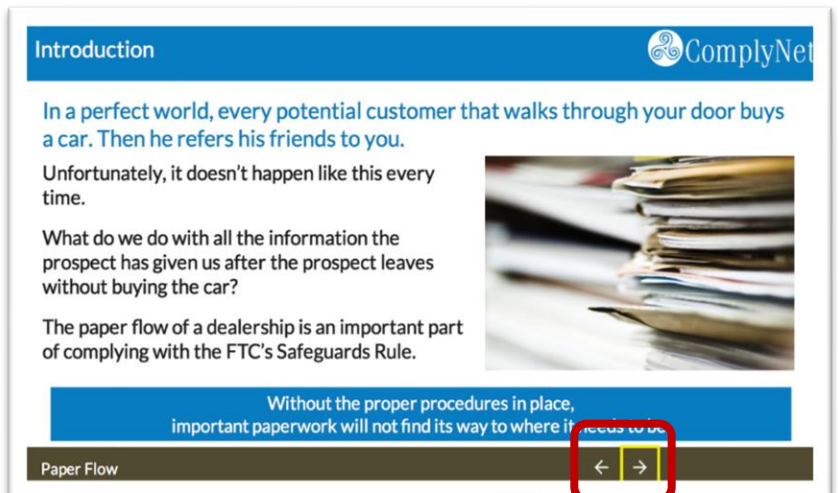


My Training					
BLT - IRS Form 8300 Manager Supplement					
07/30/2021	1 ITEMS	100% COMPLETED	0 ITEMS PAST DUE	1 ATTACHMENTS	
SEQUENCE NUMBER FILTERS (#) VIEW CERTIFICATE					
My Training > BLT - IRS Form 8300 Manager Supplement					
1	IRS 8300 for Managers				
DUE DATE: N/A	STATUS: Completed	COMPLETED DATE: August 27, 2020			
Details					

When the course loads, click the “Start Course” button.

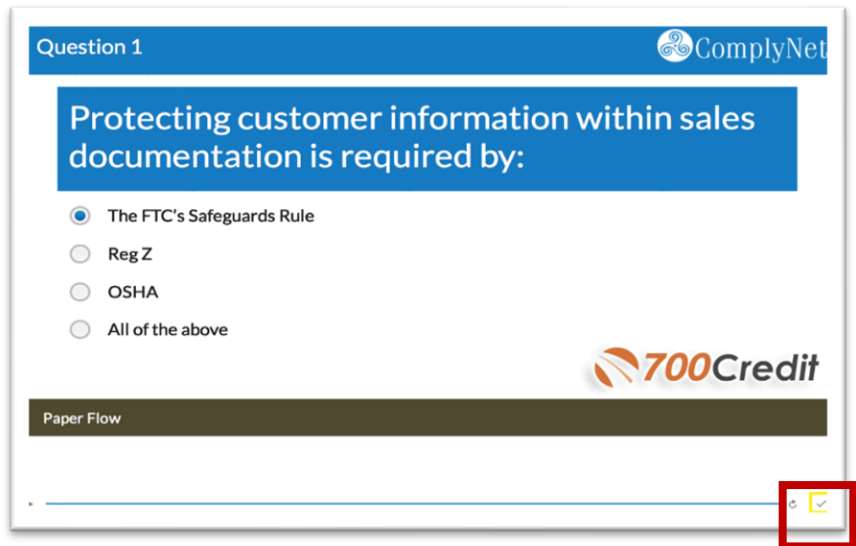


Once the slide narration is done, advance to the next slide. Click the → arrow at the bottom of the page.



Quizzes

The LMS platform includes quizzes/assessments at the end of each course to test your knowledge. Once you select your answer, click the check box at the bottom-right as shown here.



Question 1 ComplyNet

Protecting customer information within sales documentation is required by:

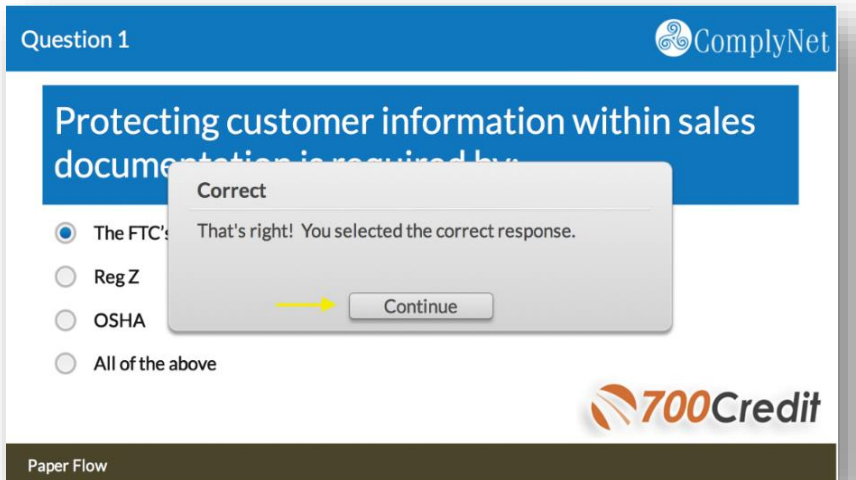
- ☒ The FTC's Safeguards Rule
- ☐ Reg Z
- ☐ OSHA
- ☐ All of the above

700Credit

Paper Flow

✖ ✓

Once the question is answered, click "Continue". If the answer was incorrect, the reference slide will replay for another attempt to correctly answer the question.



Question 1 ComplyNet

Protecting customer information within sales documentation is required by:

- ☒ The FTC's Safeguards Rule
- ☐ Reg Z
- ☐ OSHA
- ☐ All of the above

Correct
That's right! You selected the correct response.

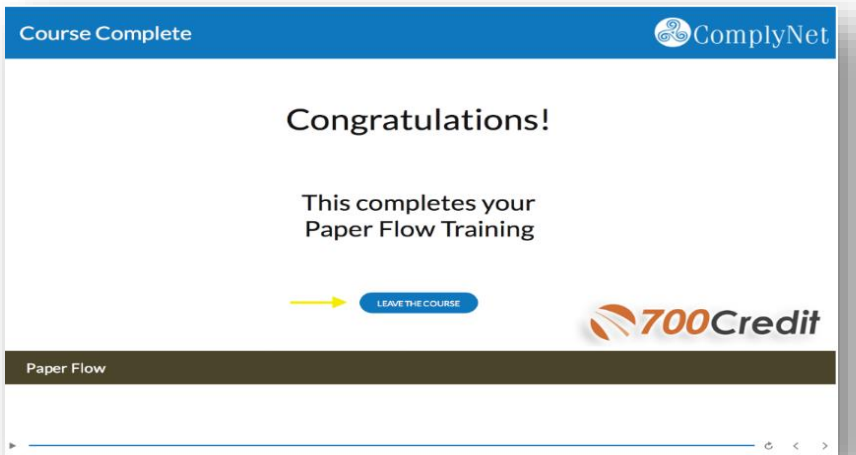
Continue

700Credit

Paper Flow

When all questions are answered, click "leave course".

This will bring you back to your training dashboard.



Course Complete ComplyNet

Congratulations!

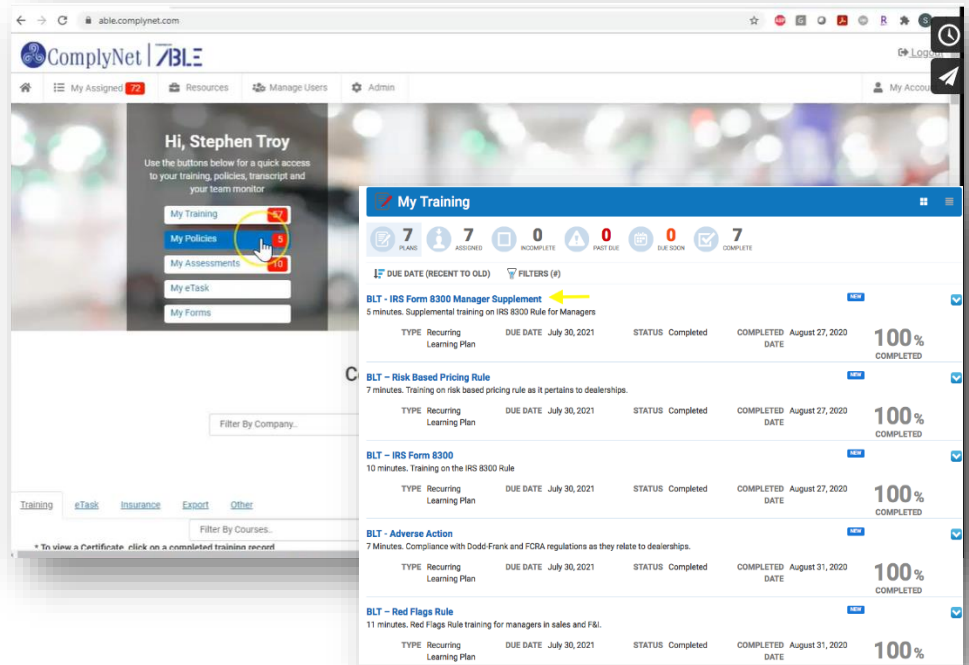
This completes your Paper Flow Training

LEAVE THE COURSE

700Credit

Paper Flow

At any time, you can log in to platform to view your progress, resume courses or launch new ones. You can also view your assessments.



Introduction Video

To view a short video which will walk you through this guide, please click the link below:

<https://vimeo.com/561355696/8dfbcc35fe>

Additional Training Courses

In partnership with ComplyNet, 700Credit is also offering your dealership additional training courses that cover other areas of compliance that are useful for your business. The following 2 tables list groups of courses available – each for an additional monthly fee. **If you have any questions or would like to enroll in these additional course sections, please reach out to: support@700credit.com or call: (866) 273-3848.**

GCA Front End (FE Courses) - \$299/month/dealership includes 20 Licenses

GCA FE Course Name	Description
CAN-SPAM	This course discusses how to comply with the CAN-SPAM Act when sending unsolicited business emails and text messages
Cooling-Off Period	This course identifies vehicle transactions that could constitute "door to door" sales that provide a consumer with an opportunity to rescind the transaction after a "cooling off period"
Co-Signor Notice and Late Fees	This course explains the proper notices that must be provided to co-signors for joint and several liability on an obligation
Disparate Pricing	This course identifies how offering varying pricing and interest terms can have a disparate impact that is discriminatory and illegal, and how to avoid engaging in such disparate conduct
Disposal Rule	This course explains the proper ways of disposing of customer information that is no longer needed for legitimate business purposes
Do Not Call	This course describes how to comply with the Telemarketing Sales Rule using the Do Not Call Registry
Ethics	This course identifies conduct that is considered unethical and how to avoid such conduct
ECOA Reg B	This course identifies the obligation that apply under the Equal Credit Opportunity Act and Regulation B
FCRA	This course identifies the obligations that apply under the Fair Credit Reporting Act
Financial Privacy Rule	This course identifies how financial institutions can collect and disclose customers' personal financial information

First Payment Pencil Quotes	This course discusses the proper way to use first payment pencil quotes when negotiating a vehicle transaction
Fraud Alerts	This course discusses the importance of identifying and properly responding to fraud alerts on a credit report
GAP	The course identifies the nuances between various GAP waiver products and GAP insurance products
Holder in Due Course Rule	This course identifies the necessary disclosures that must be made to a consumer for assigned credit contracts under the Holder in Due Course Rule
Non-Public Information	This course identifies what constitutes non-public personal information that requires protection under the FTC Safeguards and Disposal Rules
Red Flags Rule	The course identifies identity theft protection obligations under the Red Flags Rule and methods for complying
Regulation M	This course identifies the disclosure requirements under Regulation M when advertising and leasing a motor vehicle
Regulation Z	This course identifies the disclosure requirements under Regulation Z when advertising and selling a motor vehicle
Safeguards Rule	This course identifies how the safeguards that must be taken by financial institutions to protect customer information
Used Car Rule	This course identifies the FTC Buyers Guide posting and notice requirements when offering a used motor vehicle for sale
Vehicle Insurance	This course discusses the vehicle insurance standards that may be required by lienholders and lessors

GCA Back-End (BE) Courses: Call for Pricing

GCE BE Course Name	Description	Length (Minutes)
Hazard Communication	This course provides fixed operations employees information about the hazards, conditions and chemicals that they may be exposed to in the work environment; safety data sheets; personal protective equipment; and appropriately reacting to a hazardous situation	63
General Safety	Training employees on the inherent dangers present at automotive facilities	7
Lift Safety	This course is for automotive service center workers on how to properly operate various vehicle lifts	9
Safe Driver	This course focuses on the safe operation of motor vehicles	7
Bloodborne Pathogens	This course discusses preventing and reacting to potential exposures to microorganisms in the blood that can cause infectious diseases	6
DOT Hazardous Material	This course trains fixed operations employees in properly shipping, receiving, transporting, and handling hazardous materials	58
DOT HazMat for Haz Waste & Disposal	This course discusses properly managing, storing, and handling the hazardous materials at automotive facilities	39
Spill Prevention Countermeasure and Containment	This course fulfills the Environmental Protection Agency's requirement for automotive facilities regulated by the Clean Water Act, and the best practices for spill control for fixed operations employees	15
Forklift Operation	The course provides you with important information about operating a forklift safely. Before operating a forklift on your own, you must first become certified. Certification requires practical training and a successful practical evaluation under the direct supervision of a person who has the knowledge, training, and experience to train forklift operators and to evaluate competence.	20